

UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

In re Julian Flores

Debtor

Case No. 11-20512

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 3

Last four digits of any number you use to identify the debtor's account:

6863

Date of payment change:

Must be at least 21 days after date of this notice

07/15/2013

New total payment:

Principal, interest, and escrow, if any

\$2,782.75

Uniform Claim Identifier:

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?



No



Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$0.02

New escrow payment: \$1,412.48

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?



No



Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?



No



Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Donna Harris Date 06/14/2013
VP of Loan Documentation

Print: Donna Harris Title VP of Loan Documentation

Company Wells Fargo Mortgage

Address A/K/A Wachovia Mortgage
4101 Wiseman Blvd
San Antonio, TX 78251

Specific Contact Information:

P: 210-624-5767

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

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UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

Chapter 13 No. 11-20512

Judge: Timothy W Dore

In re:

Julian Flores

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on June 14, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Julian Flores
30845 10th Ave SW
Federal Way, WA 98023

Debtor's Attorney: Clayton W Cook-Mowery
Advantage Legal Group
12207 NE 8th St

Trustee: K Michael Fitzgerald
600 University St ;2200
Seattle, WA 98101

/s/ Bill Taylor

Authorized Agent

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

JULIAN FLORES
30845 10TH AVE SW
FEDERAL WAY WA 98023-0000

92

ANALYSIS DATE:
03/26/2013

LOAN NUMBER:
[REDACTED]

PROPERTY ADDRESS:
30845 10TH AVE SW
FEDERAL WAY WA 98023

YOUR HOME LOAN PAYMENT MAY BE CHANGING - THIS STATEMENT WILL HELP YOU UNDERSTAND WHY

This annual disclosure statement is required by Federal law and provides a detail summary of activity related to your escrow account. At your request we maintain an escrow account that is used to pay items such as your property taxes, insurance premiums, and/or mortgage insurance. If you have questions about this statement, please refer to the enclosed guide.

1 YOUR HOME LOAN PAYMENT

This section provides a breakdown of both your current and new payments, including the minimum payment, total escrow payment, and repayment of any shortage that may exist (or credit for an overage of less than \$50). Please refer to Section 3 for an explanation of how your new escrow payment amount was calculated. If your loan is an adjustable rate mortgage, an additional payment may occur on the anniversary of your loan. Refer to your billing statement for additional payment options.

	NEW MONTHLY HOME LOAN PAYMENT	CURRENT MONTHLY HOME LOAN PAYMENT
Minimum Payment	\$1,370.27	\$1,370.27
Escrow Payment	\$371.68	\$.02
Shortage Payment or Overage Credit	\$1,040.80	\$.00
Credit Life and/or Disability Payment	\$.00	\$.00
Other	\$.00	\$.00
TOTAL MONTHLY PAYMENT		\$1,370.29
NEW PAYMENT EFFECTIVE DATE		07/15/13

2 ESCROW SHORTAGE

Your escrow account has a shortage. You have three options for repaying the shortage:

- You may use the escrow shortage remittance form attached below to make a full shortage payment of \$12,489.54. This option will reduce your total home loan payment by \$1,040.80 and will provide the lowest monthly payments.
- You may use the remittance form attached below to pay a portion of the shortage. This option will reduce your escrow shortage by the amount you pay. Any remaining shortage will be spread over 12 months.
- You may choose not to pay any portion of the shortage amount at this time, in which case no action is required. The shortage amount has been spread over 12 months and included in your new monthly home loan payment. Please disregard the remittance form attached below.

3 ANTICIPATED ESCROW ACCOUNT DISBURSEMENT AND NEW ESCROW PAYMENT AMOUNTS FOR THE NEXT 12 MONTHS

This section shows the property tax amounts and/or insurance premiums we anticipate we will collect for and pay on your behalf during the next 12 months. The dollar amount shown may reflect the last amount actually paid for each item or we may project the next amount due, as allowed by Federal law (See Section 5 for an explanation of escrow account projection). Insurance and tax payments are disbursed before their due date to allow for mailing and processing time at the tax office or insurance company.

ESCROW ITEM	YEARLY DISBURSEMENT AMOUNT	NEW MONTHLY ESCROW PAYMENT AMOUNT
Mortgage Insurance	\$0.00	\$0.00
Taxes	\$2,524.18	\$210.35
Insurance	\$1,936.00	\$161.33
TOTAL PAYMENTS FROM ESCROW	\$4,460.18	\$371.68

Your new monthly escrow payment amount is calculated by dividing the yearly disbursement amount over 12 payments.

Name: JULIAN FLORES
Loan Number [REDACTED]

Make your check payable to Wells Fargo Home Mortgage and write your loan number on the memo line of your check.

Wells Fargo Home Mortgage
P.O. Box 659568
San Antonio, TX 78265-9568

Escrow Shortage Payment Options:

- ☐ Full shortage payment of \$12,489.54 Reduces escrow payment by \$1,040.80 and provides the lowest payment.
- ☐ Other shortage payment: \$_____ Reduces escrow shortage by the amount you pay. Any remaining shortage will be spread over any remaining term.